



MetLife

A new plan option to help you manage benefit costs

At MetLife, we understand the increased cost pressure facing employers and employees today. That's why we are offering a new option for the Dental HMO¹ (DHMO) plans—the option to present covered services to your employees as percentages of what the plan covers.

The DHMO Coinsurance Plan, available with our MET series of DHMO plans, may help you lower benefit costs while simplifying the introduction of DHMO plans to employees who traditionally participate in DPPO plans.

A member's out-of-pocket expenses for covered services are presented as percentages, which may help employees compare coverage levels relative to DPPO plans to which they are accustomed.

The new MET Series of DHMO plans are designed to align more with the latest market trends, dental research and treatment protocols. These plan designs provide coverage for dental services that encourage appropriate treatment and/or follow-up care, which can have a positive impact on employee satisfaction and help manage plan and employee costs.

These plans continue to provide a broader level of benefits than many other DHMO plans and they do more to simplify and clarify dental benefits — making it easier for employees and dental offices to understand what's covered. In addition to a robust network of participating providers and the standard features of DHMO plans — *no claims or claim*



¹ Dental HMO/Managed Care plans are provided by: SafeGuard Health Plans, Inc., a California corporation in CA, SafeGuard Health Plans, Inc., a Florida organization in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and a "Single Service Health Maintenance Organizations" in Texas.

² Coverage percentages apply for many covered procedures and vary by procedure.

³ Continuing orthodontic treatment applies to groups with 2 or more eligible lives.

⁴ The Benchmark Portal, in conjunction with Purdue University's Center for Customer-Driven Quality, certified MetLife's Customer Sales and Service Group as a "Center of Excellence" after an extensive review process.

forms, no deductibles, no calendar year maximums and an easy-to-understand schedule of benefits — the MET Series provides:

- **More than 400 covered procedures²** — includes coverage for services such as implants, veneers, white fillings, IV sedation, general anesthesia and nitrous oxide
- **Expanded preventive and diagnostic benefits** — providing coverage for procedures such as brush biopsies and additional cleanings when appropriate
- **Defined fees** — for materials and procedures requiring multiple services (e.g., root canal, crowns and bridges) — minimizing fee confusion
- **Benefiting orthodontic treatment in progress at initial group enrollment** — making transition of care easier³

More than Plan Design

The DHMO plans provide access to a growing network of participating providers as well as leverages the broader service capabilities of MetLife’s family of companies.

- More than 15,600 participating dentist locations — including more than 8,400 in California, 4,700 in Florida and 2,400 in Texas, which represents a growth rate of 16.3% in 2010.
- Our MyBenefits website provides members with a personalized, integrated online view of their benefits. Additionally, members can access benefit information via our Customer Sales and Service Group, which was chosen as a “Certified Center of Excellence” by Purdue University’s Center for Customer-Driven Quality for the sixth year in a row.⁴

Whether you offer a stand-alone or a dual-option plan design using a DHMO and/or a DPPO⁵ plan you have the assurance of knowing we’ll help you design a dental benefits plan with the quality and value you’d expect from the MetLife family of companies.⁶

HIGHLIGHTS OF THE MET SERIES OF DHMO BENEFIT PLANS⁷ (COINSURANCE OPTIONS)

	WHAT PLAN PAYS							
	MET CO1C	MET CO2C	MET CO3C	MET CO4C	MET CO5C	MET CO6C	MET CO7C	MET CO8C
OFFERED IN THE FOLLOWING STATES:	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX
D0120 Periodic oral evaluation – established patient	80%	80%	90%	100%	100%	100%	100%	100%
D0210 Intraoral – complete series (including bitewings)	80%	80%	90%	100%	100%	100%	100%	100%
D0330 Panoramic film	80%	80%	90%	100%	100%	100%	100%	100%
D1110 Prophylaxis – adult	80%	80%	90%	100%	100%	100%	100%	100%
D1120 Prophylaxis – child	80%	80%	90%	100%	100%	100%	100%	100%

⁵ Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

⁶ Plan options based on the number of eligible lives.

⁷ Plan options are available to employers based on group size, underwriting and state requirements. Please direct any questions about product availability to your local MetLife group sales representative.

⁸ Root canal.

**HIGHLIGHTS OF THE MET SERIES OF DHMO BENEFIT PLANS'
(COINSURANCE OPTIONS)**

	WHAT PLAN PAYS							
	MET CO1C	MET CO2C	MET CO3C	MET CO4C	MET CO5C	MET CO6C	MET CO7C	MET CO8C
OFFERED IN THE FOLLOWING STATES:	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX	CA, FL & TX
D1351 Sealant – per tooth	60%	70%	70%	60%	70%	80%	90%	100%
D2140 Amalgam – one surface, primary or permanent	60%	70%	70%	60%	70%	80%	90%	100%
D2330 Resin-based composite – one surface, anterior	60%	70%	70%	60%	70%	80%	90%	100%
D2391 Resin-based composite – one surface, posterior	60%	70%	70%	60%	70%	80%	90%	100%
D2960 Labial veneer (resin laminate) – chairside	50%	50%	50%	50%	50%	50%	60%	60%
D3330 Endodontic Therapy, ^a molar (excluding final restoration)	50%	50%	50%	50%	50%	50%	60%	60%
D4260 Osseous surgery (including flap entry and closure) – four or more contiguous teeth or bounded spaces per quadrant	50%	50%	50%	50%	50%	50%	60%	60%
D4341 Periodontal scaling and root planing – four or more teeth per quadrant	60%	70%	70%	60%	70%	80%	90%	100%
D4910 Periodontal maintenance	60%	70%	70%	60%	70%	80%	90%	100%
D5110 Complete denture – maxillary	50%	50%	50%	50%	50%	50%	60%	60%
D5211 Maxillary partial denture – resin base (including any conventional clasps, rests and teeth)	50%	50%	50%	50%	50%	50%	60%	60%
D6010 Surgical placement of implant body: endosteal implant	50%	50%	50%	50%	50%	50%	60%	60%
D6054 Implant/abutment supported removable denture for partially edentulous arch	50%	50%	50%	50%	50%	50%	60%	60%
D6059 Abutment supported porcelain fused to metal crown (high noble metal)	50%	50%	50%	50%	50%	50%	60%	60%
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	60%	70%	70%	60%	70%	80%	90%	100%
D7220 Removal of impacted tooth – soft tissue	60%	70%	70%	60%	70%	80%	90%	100%
D7288 Brush biopsy – transepithelial sample collection	50%	50%	50%	50%	50%	50%	60%	60%
D8080 Comprehensive orthodontic treatment of adolescent dentition	50%	50%	50%	50%	50%	50%	50%	50%
D8090 Comprehensive orthodontic treatment of adult dentition	50%	50%	50%	50%	50%	50%	50%	50%
D9220 Deep sedation/general anesthesia – first 30 minutes	50%	50%	50%	50%	50%	50%	60%	60%
D9230 Inhalation of nitrous oxide/analgesia, anxiolysis	60%	70%	70%	60%	70%	80%	90%	100%
D9241 Intravenous conscious sedation/analgesia – first 30 minutes	50%	50%	50%	50%	50%	50%	60%	60%
Options: There are two standard allocation of services available: Comprehensive (illustrated above) and Primary (certain procedures will be covered at smaller percentages). For more information, contact your insurance broker, benefits consultant or MetLife.								

CDT Codes © American Dental Association

Standard coinsurance plans cover more than 400 procedures; this insert provides a representative list of plans and benefits. Descriptions of procedures have been edited for ease of use in this document; the Plan's Schedule of Benefits will show complete ADA-approved descriptions. Specialty dental care is covered at the listed percentage.

In addition to the procedures noted in the Plan Benefit Highlights, these plans also provide benefits for:

- Additional exams, prophylactic treatment (cleanings) for adults and children
- Limited and comprehensive orthodontic services

Please refer to the Plan's Schedule of Benefits and Evidence of Coverage and Disclosure Statement for a more detailed list of covered services.

For more information, contact your insurance broker,
benefits consultant or MetLife representative today.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Benefits for the **if in life**[®]

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MetLife

SafeGuard Health Plans, Inc.
95 Enterprise, Suite 200
Aliso Viejo, CA 92656
www.metlife.com